

Debtor 1 Pammie Lynn Krupar

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of PA
(State)

Case number 19-23389

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: 21st Mortgage Corporation Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 9 4 5 1

Property address: 357 VALLEY ST
Number Street

MC DONALD PA 15057
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02 01 2025
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 **Pammie Lynn Krupar** Case number (if known) **19-23389**
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Shawn Moore

Signature

Date **2 4 2025**
____/____/____

Print **Shawn Moore**
First Name Middle Name Last Name

Title **Bankruptcy Coordinator**

Company **21st Mortgage Corporation**

If different from the notice address listed on the proof of claim to which this response applies:

Address _____
Number Street

City State ZIP Code

Contact phone (____) ____-____ Email **shawnmoore@21stmortgage.com**

Fill in this information to identify the case:

Debtor 1 PAMMIE LYNN KRUPAR

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-23389JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: 21ST MORTGAGE CORP Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 9 4 5 1

Property Address: 357 VALLEY ST
MCDONALD PA 15057

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>15,227.46</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>15,227.46</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>15,227.46</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,236.16

The next postpetition payment is due on 11 / 1 / 2024
MM / DD / YYYY

 Mortgage is paid directly by the debtor(s).

Debtor 1 PAMMIE LYNN KRUPAR
Name

Case number (if known) 19-23389JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 02/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **PAMMIE LYNN KRUPAR**
Name

Case number (if known) **19-23389JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
Unclaimed Funds (Part *** ERROR ***)				
01/28/2025	1321923	RONDA J WINNECOUR TRUSTEE/CLERK L	AMOUNTS DISBURSED TO CREDITOR	953.78
				953.78

MORTGAGE ARR. (Part 2 (b))

07/26/2021	1202607	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	318.91
08/26/2021	1205754	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	233.08
10/25/2021	1212014	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	814.56
12/23/2021	1218096	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	777.51
02/23/2022	1224200	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	37.44
03/25/2022	1227026	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	574.56
04/26/2022	1230087	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	574.56
05/25/2022	1233122	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	204.12
06/27/2022	1236160	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	204.12
07/26/2022	1239171	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	574.56
08/24/2022	1242073	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	204.12
09/27/2022	1244955	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	574.56
10/25/2022	1247830	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	173.60
11/23/2022	1250630	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	536.41
01/26/2023	1256182	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	358.37
02/23/2023	1258863	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	668.53
03/28/2023	1261463	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	305.72
04/25/2023	1264253	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,031.34
05/25/2023	1267028	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	668.53
06/26/2023	1269946	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,018.74
07/25/2023	1272826	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	293.12
08/25/2023	1275553	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,368.95
09/26/2023	1278355	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.73
10/25/2023	1281071	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.73
11/27/2023	1283755	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	293.12
12/21/2023	1286421	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.73
01/26/2024	1288985	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,010.34
02/26/2024	1291681	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	453.40
				15,227.46

MORTGAGE REGULAR PAYMENT (Part 3)

11/25/2019	1138036	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,672.79
12/23/2019	1141501	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	669.88
01/28/2020	1144825	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	671.06
02/25/2020	1148320	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	670.86
03/23/2020	1151894	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	670.70
04/27/2020	1155342	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,009.24
05/26/2020	1158788	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	677.44
06/26/2020	1162119	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	677.41
07/29/2020	1165300	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	677.35
08/25/2020	1168390	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	690.62
09/28/2020	1171441	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	716.77
10/26/2020	1174559	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	769.90
11/24/2020	1177653	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,228.96
12/21/2020	1180693	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	416.72
01/25/2021	1183581	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,261.54
02/22/2021	1186607	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	886.78
03/26/2021	1189776	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,320.95
04/26/2021	1193085	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	879.59
05/25/2021	1196260	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,091.51
06/25/2021	1199387	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	871.86
07/26/2021	1202607	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	947.87
08/26/2021	1205754	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
09/24/2021	1208908	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	694.12
10/25/2021	1212014	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	871.30
11/22/2021	1215080	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	453.88
12/23/2021	1218096	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,111.54
01/26/2022	1221185	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	680.82
02/23/2022	1224200	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	884.60

Debtor 1

PAMMIE LYNN KRUPAR
Name

Case number (if known) **19-23389JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/25/2022	1227026	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
04/26/2022	1230087	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
05/25/2022	1233122	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
06/27/2022	1236160	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
07/26/2022	1239171	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
08/24/2022	1242073	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
09/27/2022	1244955	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
10/25/2022	1247830	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
11/23/2022	1250630	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
12/22/2022	1253445	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	666.80
01/26/2023	1256182	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	898.62
02/23/2023	1258863	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
03/28/2023	1261463	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
04/25/2023	1264253	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
05/25/2023	1267028	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
06/26/2023	1269946	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
07/25/2023	1272826	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
08/25/2023	1275553	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
09/26/2023	1278355	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
10/25/2023	1281071	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
11/27/2023	1283755	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
12/21/2023	1286421	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
01/26/2024	1288985	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
02/26/2024	1291681	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
03/26/2024	1294336	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
04/25/2024	1296977	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
05/29/2024	1299657	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
06/25/2024	1302378	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	782.71
07/25/2024	1304847	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	4,767.97
08/26/2024	1307473	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.05
09/25/2024	1310040	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	557.89
12/23/2024	1317740	21ST MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	3,203.81
				<hr/> 56,197.37

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

PAMMIE LYNN KRUPAR
357 VALLEY STREET
MC DONALD, PA 15057

JEFFREY W ROSS ESQ
HAROLD SHEPLEY & ASSOC LLC
209 W PATRIOT ST
SOMERSET, PA 15501

21ST MORTGAGE CORP
POB 477*
KNOXVILLE, TN 37901

GROSS MCGINLEY LLP** (FRMLY THOMAS CAPEHART ESQ)
33 S 7TH ST
PO BOX 4060
ALLENTOWN, PA 18105

2/3/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE _____ DISTRICT OF _____

IN RE:

_____, Debtor(s)

)
)
)
)

CHAPTER: _____

CASE NO: _____

CERTIFICATE OF SERVICE

I, _____, Bankruptcy Coordinator for 21st Mortgage
Corporation, hereby certify that on the _____ day of _____
2025, a true exact copy of
_____ was served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

SERVICE BY REGULAR MAIL:

21ST MORTGAGE CORPORATION